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COMMONWEALTH OF VIRGINIA

STATE CORPORATION COMMISSION

AT RICHMOND, OCTOBER 22, 2002

METROPOLITAN LIFE INSURANCE
COMPANY

CASE NO. INS-2002-00235

Ex Parte, In re: Approval of a
regulatory settlement agreement by
and between Metropolitan Life Insurance
Company, and the Insurance Superintendent
for the State of New York, for and on behalf
of the State of New York, the Virginia Bureau
of Insurance and the Insurance Regulators
of each of the states in the United States
and the District of Columbia

ORDER APPROVING SETTLEMENT AGREEMENT

ON THIS DAY came the Bureau of Insurance (the "Bureau"), by
counsel, and requested (i) Commission approval and acceptance of
a certain multi-state Regulatory Settlement Agreement dated
August 29, 2002, and the Stipulation of Settlement having been
agreed to as of August 29, 2002, (the "Agreement"), a copy of
which is attached hereto and made a part hereof, by and between
the Insurance Superintendent for the State of New York, for and
on behalf of the State of New York, the Bureau, and the
Insurance Regulators of each of the states in the United States
and the District of Columbia, and Metropolitan Life Insurance
Company, a foreign insurer domiciled in the State of New York
and licensed to transact the business of insurance in the
Commonwealth of Virginia, and (ii) authority to execute any

documents attendant to the Agreement necessary to evidence the Commission's acceptance of the Agreement;

AND THE COMMISSION, having considered the terms of the Agreement together with the recommendation of the Bureau that the Commission approve and accept the Agreement, is of the opinion, finds, and ORDERS that (i) the Agreement be, and it is hereby, approved and accepted and (ii) the Commissioner of Insurance be, and he is hereby authorized to execute any attendant documents necessary to evidence the Commission's approval and acceptance of the Agreement.